



why contract with INTERNATIONAL MEDICAL GROUP?

An abstract graphic composed of various geometric shapes, including squares and triangles, in shades of dark blue and orange. The shapes are arranged in a way that suggests movement and depth, with some overlapping and others appearing to recede into the background.

OVERVIEW

As an insurance agent, it's your responsibility to make sure your clients get the insurance they need. With hundreds of products and dozens of companies to choose from, the options can be overwhelming. So what helps you choose to sell one company's products over another? Learn why International Medical Group® (IMG®) makes the choice easy.



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INTRODUCTION: WHY IMG?

IMG, a leader in global benefits and assistance services, has provided coverage for millions of people worldwide. For more than 25 years, IMG has committed to being there to protect and enhance the health and well-being of our producers, clients and members. With a dedicated focus on you and your clients, IMG delivers the service you need and expect from an international insurance company.

Brief History

In January 1990, IMG opened its doors in Indianapolis, Indiana, as an independent company that served as a managing general underwriter. With no established market for international insurance products, IMG built a solid foundation by providing multiple innovative insurance and reinsurance programs.

During the 1990s, IMG began paving the way for the international insurance market. Focusing on the still-undeveloped market for international insurance, IMG soon became the first international company to offer a full line of international products, the first to mass market these products, and the first to offer complete and secure online transactions for international insurance.

During a time when the international insurance market had yet to be discovered, IMG generated a wave of interest in the U.S., facilitating what has now become a multibillion dollar industry. Today, under the leadership of CEO R. Brian Barwick, IMG continues to hold a market-leading position, offering specialized programs for specialized needs — even providing its programs and services to other insurance companies.

With more than 25 insurance plans, 40,000 producers (agents/brokers), 800,000 doctors and hospitals in its global database and millions of members worldwide, IMG continues to redefine the industry it has defined since 1990.



Serving **millions** of people in almost every country



18 languages spoken in-house



43,000 producers



25+ insurance plans tailored to fit your clients' needs and budget



800,000+ doctors & hospitals in our global database



335 employees and growing



Roger A.

Member & Producer

I'm an expat living in Mexico and purchased an IMG plan based on the recommendation of a friend. While visiting friends in Arizona, I was involved in a terrible accident. The accident left me in the hospital and two rehab centers for a month and unable to walk for three months. While in the hospital, IMG assisted me with my mounting hospital bills, fully explaining the details of my plan and paying the providers in a timely manner. IMG even assisted me with moving into a rehab center on a holiday weekend; the IMG representative didn't leave work until she knew I had safely arrived to the rehab center. As a result of IMG's service, I became an agent for them. Thank you IMG for everything you did for me.

1. WORLD-CLASS SERVICES

IMG's world-class services, combined with our comprehensive product suite, provide Global Peace of Mind® while your clients are away from home. With 24/7 worldwide assistance and medical management services, multilingual claims administrators and highly trained customer service professionals, IMG is confident in our ability to deliver the products your clients need, backed by the services they want.



International Emergency Care

When your clients are away from home and a medical emergency occurs, they may not be able to wait for regular business hours. With our on-site medical staff, they have 24-hour access to coordinators of emergency medical services and international treatment.



Service Without Obstacles

Our international, multilingual specialists are accustomed to working in multiple time zones, languages and currencies. Our global reach means we can work without barriers.



Cost Containment

With IMG, you will rest assured knowing we have a dedicated department working to keep your clients' insurance as affordable as possible.



Accessible Technology

Your clients can log on to the secure, 24-hour online portal, MyIMGSM, to submit and view their claims, manage their account, search for providers, Live Chat with representatives and more.



International Provider AccessSM (IPA)

In addition to our expansive PPO network available for treatment received within the U.S., our proprietary IPA network of more than 17,000 accomplished physicians and facilities allows your clients to access quality care worldwide.



One in six Americans (17%)

say their travel plans have been impacted by medical conditions, natural disasters, or mechanical or carrier-caused problems. (Source: USStiA)



Only 22% of those whose travel plans were impacted had travel insurance. (Source: USStiA)



By adding travel medical insurance to your portfolio, **you will attract new clients**, while ensuring your existing clients do not purchase coverage from your competitor.








You can **sell IMG plans all year long**, with no open enrollment restrictions.


2. COMPREHENSIVE PRODUCT SUITE

Wherever your clients are, IMG has them covered. Offering more than 25 insurance plans tailored to fit their needs and budget, IMG provides long-term and short-term international coverage for both groups and individuals. Additionally, through the iTravelInsured® product line, IMG offers trip protection programs that prevent unexpected events from ruining your clients' travel investment.

PRODUCT OVERVIEW

Short-Term Plans for Individuals	Short-Term Plans for Groups	Long-Term Plans for Individuals	Long-Term Plans for Groups
<ul style="list-style-type: none"> ▶ Students studying abroad ▶ International vacationers ▶ Relatives visiting from overseas  <ul style="list-style-type: none"> ▶ Patriot Travel Medical Insurance® ▶ Patriot America® Plus ▶ Patriot Platinum Travel Medical InsuranceSM ▶ Patriot Multi-TripSM ▶ GlobeHopper® Senior ▶ Outreach Travel Medical InsuranceSM ▶ Patriot Exchange ProgramSM 	<ul style="list-style-type: none"> ▶ Vacationing groups ▶ Groups of executives ▶ Student groups ▶ Missionaries  <ul style="list-style-type: none"> ▶ Patriot Group Travel Medical Insurance® ▶ Patriot Platinum Group Travel Medical InsuranceSM ▶ Patriot Multi-Trip GroupSM ▶ Patriot Group Exchange ProgramSM ▶ Student Health Advantage GroupSM ▶ Outreach Travel Medical Insurance 	<ul style="list-style-type: none"> ▶ Expatriates ▶ Contract employees ▶ Individuals with dual residences  <ul style="list-style-type: none"> ▶ Global Medical Insurance® ▶ Global Mission Medical Insurance® ▶ Global Crew Medical Insurance® ▶ MaestroSM ▶ GlobalFusionSM ▶ GlobalSelect® ▶ CrewSelect InternationalSM 	<ul style="list-style-type: none"> ▶ Multinational employers ▶ Maritime captains and crew ▶ Career missionaries  <ul style="list-style-type: none"> ▶ Global Employer OptionsSM Group ▶ Mission Plus International® ▶ International Marine Medical InsuranceSM ▶ CrewSelect International ▶ International Stop Loss ▶ Fully insured and self-funded options available

iTravelInsured®	Lite	SE	LX
 <p>For over a decade, iTravelInsured plans have provided trip protection to more than a million travelers worldwide.</p>	<p>▶ Travel Lite is the lowest-priced plan designed for travelers in need of trip cancellation and trip interruption benefits only.</p>	<p>▶ Travel SE is a family-friendly plan. Children under 18 are covered at no additional cost (per eligible adult).</p>	<p>▶ Travel LX provides luxurious travel protection coverage designed for adventure and high-end trips around the globe.</p>

 iTravelInsured plans are only available to U.S. residents. All IMG plans offered in Europe are authorized and regulated by the Financial Conduct Authority.

3. UNMATCHED REWARDS

IMG offers industry-unique programs designed to help producers grow their business, while earning lucrative incentives along the way. From cash bonuses to an all-expenses-paid trip to a premier vacation destination, working with IMG is truly rewarding.

At a Glance

- ▶ IMG is a producer-driven company, focused on growing and developing with you. Our commitment to you means more to us than just working together — it means sharing our financial successes.

YourShare®

- ▶ IMG's YourShare program gives you greater control over the outcome of your rewards. The more your business grows annually, the more you earn.

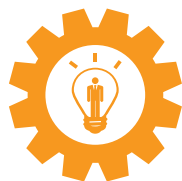
Platinum Getaway

- ▶ Exclusive rewards trip hosted for IMG's Platinum-level producers.



4. SERVICE AT YOUR FINGERTIPS

IMG is dedicated to serving our producers, which is why we provide comprehensive resources to make selling our products as seamless as possible. As an IMG producer, you have access to a wealth of tools and services in the **Producer Area**, IMG's online producer portal.



- ▶ Customize application pages: Build a co-branded storefront to match the look and feel of your website
- ▶ Update the information that appears on your co-branded, personalized PDF brochures and applications
- ▶ Access product and marketing webinars



- ▶ Quote and submit business online
- ▶ View your own and your sub-producers' production reports
- ▶ View commission reports
- ▶ Track your online sales



- ▶ Access quoting links and banners for placement on website and digital communications
- ▶ Recruit sub-producers online and then allow them to perform transactions through your website
- ▶ Activate "Affiliate Status": By registering your URL, you gain access to the tools that link your website to IMG

5. PERSONALIZED SUPPORT

IMG is dedicated to serving you. Staffed with account executives, account managers, ecommerce professionals and multilingual representatives, you'll always have the support you need when selling IMG's products.

Sales Service Center

- ▶ Premium and commission inquiries
- ▶ Certificate status
- ▶ Product recommendations
- ▶ Producer Area access and assistance
- ▶ Supply orders
- ▶ General IMG inquiries

Dedicated Account Executive

- ▶ Product education
- ▶ New business development
- ▶ Business retention efforts
- ▶ Recruitment and growth strategies
- ▶ Communication of product, service and process updates
- ▶ Customized quoting links and marketing collateral

Account Management Team

- ▶ Platinum-level producer operational support
- ▶ Large group relationship management and retention efforts
- ▶ Large group implementation
- ▶ Support for operational needs, including claims and Customer Care inquiries

eCommerce Team

- ▶ Website development and online marketing
- ▶ Co-branded digital materials
- ▶ Pay-per-click programs
- ▶ IMG's Online Agency



The personalized support we provide assists our producers in growing their overall revenue and block of business. Each of our producers has an international health specialist and consultant just a phone call or email away. Our International Sales team is available to assist with any producer need or question, whether it's a marketing plan to grow their international health business, an eCommerce analysis and recommendations to generate more leads, personalized marketing collateral, assistance in pitching and closing a group, or simply product advice and suggestions.

— Amanda Winkle, Vice President of International Sales

TEAM SPOTLIGHT



Name: Enrique Guajardo
Title: Senior Account Executive, Sponsored Accounts
Honors:
▶ Account Executive of the Month (5 times)

Focus: I began my IMG career as an experienced licensed Insurance Agent assigned to Latin America and the U.S. Since then, my position has evolved to overseeing all national Sponsored Organizations. As an experienced Sales Trainer, Speaker and Agent, I'm here to help you grow your international business, reach new markets and gain new clients.

Favorite part about working at IMG: The pride of working for a true industry leader. Strategizing sales opportunities with producers and searching for new markets, allows me to enjoy the daily tasks of working for IMG. As more and more travelers become aware of the dangers of traveling to foreign countries, IMG stands out as the company with the best products and reputation to care for your insureds.

Name: Ronda Phelps
Title: Director of North American Sales
Honors:
▶ IMG Service Award (December 2008, September 2010, December 2013)
▶ Employee of the Month (February 2005, December 2008)



Focus: Since I joined IMG in January 2003, I have had the opportunity to work in several sales positions. Currently, I'm responsible for the Independent and Sponsored Sales channels within IMG, and I provide sales expertise and leadership skills to a team of IMG account executives, which I manage.

Favorite part about working at IMG: Providing services to our producers. I have built long-lasting relationships with many producers who started with IMG 25 years ago. I've been able to experience the growth and success they have had at IMG. I also enjoy working with new producers, as they build their businesses and grow year after year.

IMG has provided global benefits and assistance services to millions of people in almost every country. Team members like Enrique and Ronda help us deliver on our mission to "be there to protect and enhance the health and well-being of our constituents."

NEXT STEPS

From one-on-one support and comprehensive client services to lucrative incentives and customized tools and resources, it's no wonder IMG is the No. 1 choice for producers. See for yourself! Follow these steps to get contracted and start selling today.

1 Contact IMG

If you have any questions, don't hesitate to contact IMG. See the contact information below to reach the right department.

2 Get contracted

Visit producer.imglobal.com and click on the "New Producer Contracting" link. Fill out the required information to create an account.

3 Start selling today!

Use your new account to start selling IMG products today. Activate your Affiliate Status in the Producer Area to gain access to affiliate links for placement on your website. Browse the Producer Area to access other unique tools IMG offers.

4 Ask questions

Your existing client base may have a need for international insurance products. Begin asking them these questions: Do you plan to travel internationally in the next 12 months? What is the purpose of the travel? Where are you going? Who would you call if you had a medical emergency while away from home?

In today's world,
everyone is pressed for time.
That's why
IMG makes it
easy to get contracted.

CONTACT IMG

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Email: insurance@imglobal.com

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 [@imglobal](https://twitter.com/imglobal)

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 linkedin.com/company/international-medical-group

